

In re:  
Kristin A. Ognjanovac  
Debtor

Case No. 17-16955-pmm  
Chapter 7

District/off: 0313-4  
Date Rcvd: Dec 07, 2021

User: admin  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2021:

Recip ID Recipient Name and Address  
db Kristin A. Ognjanovac, 1211 N Cedar Crest Blvd, Allentown, PA 18104-2832

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2021 at the address(es) listed below:

Name	Email Address
MATTEO SAMUEL WEINER	on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
MICHAEL H KALINER	mhkaliner@gmail.com pa35@ecfcbis.com
MICHAEL H KALINER	on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com pa35@ecfcbis.com
MICHAEL J. MCCRYSTAL	on behalf of Debtor Kristin A. Ognjanovac mccrystallaw@gmail.com sueparalegal@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Kristen A. Ognjanovac, : Chapter 7  
:   
Debtor. :  
: Bky. No. 17-16955 (PMM)

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**ORDER GRANTING MOTION TO AVOID LIEN**

AND NOW upon consideration of the Debtor's Motion (doc. no. 23, the "Motion") to Avoid Lien with Midland Funding ("Midland");

AND the Motion alleging that a 2017 judgment entered in favor of Midland in the amount of \$3,247.96 (the "Lien") impairs the Debtor's exemption in property;

AND a hearing with regard to the Motion having been held and concluded on December 7, 2021;

AND for the reasons stated on the record at the hearing;

It is hereby **ordered** that:

- 1) The Motion is **granted**; and
- 2) The Lien of Midland Funding on real estate of the Debtor is hereby **avoided**.



Dated: 12/7/21

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**PATRICIA M. MAYER  
U.S. BANKRUPTCY JUDGE**